

**Information to identify the case:**

Debtor 1	<u>Eric J Brutout</u>	Social Security number or ITIN	xxx-xx-8880
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Heather L Brutout</u>	Social Security number or ITIN	xxx-xx-9619
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20164-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric J Brutout

Heather L Brutout

9/11/24

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Eric J Brutout  
Heather L Brutout  
Debtors

Case No. 19-20164-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 11, 2024

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Eric J Brutout, Heather L Brutout, 4504 38th Avenue, New Brighton, PA 15066-2846
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956
14977987	+ Elements Behavioral Health, 5000 Airport Plaza Drive, Suite 100, Long Beach, CA 90815-1273
14977991	Greater Pittsburgh Orthopaedic, PO Box 3485, Pittsburgh, PA 15230-3485
14977994	+ Jamies Physical Therapy and Sports Medic, 2284 Brodhead Road, Aliquippa, PA 15001-4685
14977997	+ Natl Hosp Collections, Attn: Bankruptcy, 16 Distributor Dr., Ste 2, Morgantown, WV 26501-7209
14977998	+ New Alliance Fcu, 835 Merchant St, Ambridge, PA 15003-2398
14978000	PA Dept of Revenue, 280408 Strawberry Sq, Harrisburg, PA 17101

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 12 2024 03:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2024 23:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Sep 12 2024 03:49:00	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BankruptcyECFMail@mccalla.com	Sep 11 2024 23:57:00	Fay Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ EDI: AGFINANCE.COM	Sep 12 2024 03:49:00	OneMain Financial Group LLC, PO Box 3251, Evansville, IN 47731-3251
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 11 2024 23:59:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: bkteam@selenefinance.com	Sep 11 2024 23:57:00	U.S. Bank Trust National Association, 9990 Richmond Ave. Suite 400, Suite 400, Houston, TX 77042-4546
cr	+ Email/Text: RASEBN@raslg.com	Sep 11 2024 23:57:00	Wilmington Savings Fund Society, FSB, d/b/a Christ, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14977980	+ Email/Text: Bankruptcy@BAMcollections.com	Sep 11 2024 23:58:00	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
14977981	+ EDI: CAPIO.COM		

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User: auto

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		Sep 12 2024 03:49:00	Capio Partners Llc, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14977982	+ EDI: WFNNB.COM	Sep 12 2024 03:49:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14977983	+ EDI: WFNNB.COM	Sep 12 2024 03:49:00	Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14977984	+ Email/Text: commonwealth@ebn.phinsolutions.com	Sep 11 2024 23:57:00	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
14977985	+ EDI: CCS.COM	Sep 12 2024 03:49:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14977986	EDI: DISH	Sep 12 2024 03:49:00	Dish Network, Dept. 0063, Palatine, IL 60055-0063
15016244	+ Email/Text: kburkley@bernsteinlaw.com	Sep 11 2024 23:58:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14977988	Email/Text: bknotice@ercbpo.com	Sep 11 2024 23:58:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
14977989	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Sep 12 2024 00:16:53	Exeter Finance Corp, Po Box 166008, Irving, TX 75016-6008
15008544	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Sep 12 2024 00:05:31	Exeter Finance LLC, P.O. Box 167399, Irving, TX 75016-7399
15167817	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Sep 12 2024 00:18:39	Exeter Finance LLC, PO Box 650693, Dallas, TX 75265-0693
14977990	Email/Text: ECF@fayservicing.com	Sep 11 2024 23:57:00	Fay Servicing Llc, Attn: Bankruptcy, 440 S Lasalle St Suite 2000, Chicago, IL 60605
14977992	+ EDI: LCIICSYSTEM	Sep 12 2024 03:49:00	I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378
14977993	EDI: IRS.COM	Sep 12 2024 03:49:00	Internal Revenue Service, Centralized Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
15343610	EDI: JEFFERSONCAP.COM	Sep 12 2024 03:49:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14977995	+ Email/Text: bankruptcies@penncredit.com	Sep 11 2024 23:57:00	Jason Rodriguez, MD, c/o Penn Credit Corp, PO Box 69703, Harrisburg, PA 17106-9703
15314441	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 12 2024 00:05:36	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15015145	Email/PDF: resurgentbknofications@resurgent.com	Sep 12 2024 00:05:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14977996	+ Email/Text: Bankruptcies@nragroup.com	Sep 11 2024 23:59:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
14996314	+ EDI: AGFINANCE.COM	Sep 12 2024 03:49:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
14977999	+ EDI: AGFINANCE.COM	Sep 12 2024 03:49:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
15012588	EDI: PRA.COM	Sep 12 2024 03:49:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14984912	EDI: PENNDEPTREV	Sep 12 2024 03:49:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14984912	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2024 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

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14983055	EDI: Q3G.COM	Sep 12 2024 03:49:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14978001	Email/Text: BankruptcyMail@questdiagnostics.com	Sep 11 2024 23:58:00	Quest Diagnostics, PO Box 740777, Cincinnati, OH 45274-0777
14978002	+ Email/Text: Supportservices@receivablesperformance.com	Sep 11 2024 23:58:00	Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
15003597	EDI: AISSPRINT	Sep 12 2024 03:49:00	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS,66207-0949
15474677	+ Email/Text: bkteam@selenefinance.com	Sep 11 2024 23:57:00	U.S. Bank Trust National Association, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston, TX 77042-4546
15445433	+ Email/Text: bkteam@selenefinance.com	Sep 11 2024 23:57:00	U.S. Bank Trust National Association, Selene Finance, LP, Attn: BK Dept., 3501 Olympus Blvd., Ste. 500, Dallas, TX 75019-6295
15191345	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 11 2024 23:59:00	U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
14978003	+ Email/Text: ECMCBKNotices@ecmc.org	Sep 11 2024 23:58:00	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
15031965	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 11 2024 23:58:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
15075064	Email/Text: EDBKNotices@ecmc.org	Sep 11 2024 23:57:00	US Department of Education, P O Box 16448, St Paul, MN 55116-0448
14978004	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 11 2024 23:58:00	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14978005	+ Email/Text: pitbk@weltman.com	Sep 11 2024 23:57:00	Weltman, Weinberg & Reis, 2718 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219-1842
14997497	Email/Text: ECF@fayservicing.com	Sep 11 2024 23:57:00	Wilmington Savings Fund Society, FSB, c/o Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank Trust National Association as Trustee fo
cr		U.S. Bank Trust National Association, not in its i
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2024 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust dcarlon@kmlawgroup.com
Edgardo D Santillan	on behalf of Debtor Eric J Brutout ed@santillanlaw.com edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.myecfemail@gmail.com,r53999@notify.bestcase.com
Edgardo D Santillan	on behalf of Joint Debtor Heather L Brutout ed@santillanlaw.com edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.myecfemail@gmail.com,r53999@notify.bestcase.com
Jill Locnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust mmiksich@kmlawgroup.com
Michelle L. McGowan	on behalf of Creditor U.S. Bank Trust National Association mimcgowan@raslg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter E. Meltzer	on behalf of Creditor OneMain Financial Group LLC bankruptcy@wglaw.com ibernatski@wglaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 13